UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA

In re:

: Chapter 13

Michael A. DeFazio

Debtor(s)

: Bankruptcy No. 19-16467ELF

CHAPTER 13 STANDING TRUSTEE'S CERTIFICATION PURSUANT TO 11 U.S.C. § 1302(c), 1106(a)(3) AND 1106(a)(4)

AND NOW comes, SCOTT F. WATERMAN, ESQUIRE, Chapter 13 Standing trustee, and certifies as follows:

I am administering the above-captioned case.

I have, to the best of my ability, investigated the acts, conduct, assets, liabilities and financial condition of debtor(s) and the operation of the business of debtor(s), and believe it is (desirable) (undesirable) for the business to continue.

Furthermore, in connection with my investigation, I have not ascertained any fact pertaining to fraud, dishonesty, incompetence, misconduct, mismanagement or irregularity in the management of the affairs of debtor(s) or to a cause of action available to the estate (and which relates specifically to the business of debtor(s)) except as may be hereinafter set forth.

Respectfully submitted,

Date: 8/24/2020

Scott F. Waterman, Esquire Chapter 13 Standing Trustee 2901 St. Lawrence Avenue Reading, PA 19606-0410 Telephone: (610) 779-1313